

SUBJECT: All CPF E-Mail - Long Term Care Update

Sent: Tuesday, 5 Nov 02

The purpose of this E-mail is to provide you an update on the Federal Long Term Care Insurance Program (FLTCIP) and some statistics on how the open season is going.

The FLTCIP Open Season started 1 Jul 02 and will continue to 31 Dec 02. This new program is available to current appropriated fund employees, military members, eligible family members and retirees. As a reminder, employees obtain information, as well as obtain applications from LTC Partners, the company made up of Metropolitan Life and John Hancock Life Insurance Companies. Here are some consolidated stats from LTC Partners we would like to share with you:

Abbreviated Underwriting Applications Received: 28,585

Full Underwriting Applications Received: 60,301

Percentage of Applications Received by Age:

<30 years	1%
30 - 50 years	13%
51 - 65 years	44%
66 +	42%

Long Term Care (LTC) Partners Customer Service: over 600,000 calls taken

Web Site Activity: over 1.25 million hits

Open Season Kit Requests: over 960,000

As you can tell the majority of the applicants are 51 years of age and over. But, don't forget the younger the applicant, the cheaper the insurance. Premiums are based on the applicant's age as of 1 Jul 02, regardless of when they apply for coverage during this open season. A big benefit to applying during this open season is the abbreviated underwriting application. Appropriated fund civilians, military members, and their spouses are eligible to fill out the abbreviated underwriting application, answering only 7-9 questions regarding your health. **The deadline to apply using the abbreviated underwriting form is 31 Dec 02.** All other eligible family members and retirees are subject to the full underwriting application. For newly hired or rehired employees, they will have 60 days from their EOD to apply for Long Term Care subject to the abbreviated underwriting application.

More information can be found on the LTC Partners web site at <http://www.ltcfeds.com> or by calling 1-800-582-3337 or TDD 1-800-843-3557. Applications are available for download and a premium calculator is available on the web site.

We appreciate the support you have given us in spreading the word on Long Term Care.

**Chief, Special Operations Division
Air Force Personnel Center**